Box 12

WARRANTY DEED

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STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $63,900.00

Jeannie M. Hutchens
(Affiant)

Subscribed and sworn to before me, this the 16th day of FEBRUARY, 1989.

Heather Potts
(Notary Public)

My commission expires: 8-8-92

THIS INSTRUMENT WAS PREPARED BY:
Metropolitan Federal Savings & Loan Assn.
230 Fourth Avenue, North, Nashville, Tennessee 37219

Address New Owner(s) as follows:	Send Tax Bills To:	Map-Parcel Nos.
JEANNIE M. HUTCHENS	Metropolitan Federal S&L Assn.	75-7-256
(Name)	P.O. BOX 995	4D-91181
104 RACHELS TRAIL COURT	Nashville, Tn. 37202-0995	
(Street Address)		
HERMITAGE, TN 37064		
(City) (State) (P.O. Zip)		

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE

UNION FINANCIAL CORPORATION

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

JEANNIE M. HUTCHENS, UNMARRIED

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS: TO-WIT:

Land in Davidson County, Tennessee, being Lot No. 30-B on the Plan of the Zone Lot Division of lots 23, 24, 25, 27, 29, 30, 31, 32, 33, 34, 35, 37, 38, 39, 40, 41, 42, 43, 45, 46, 48, Rachel Square, Section Two, as of record in Book 6250, page 540, Register's Office of Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being part of the same property conveyed to Union Financial Corporation by deed from Marion Thurman and wife, Eva M. Thurman of record in Book 7314, page 860, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to the 1988 taxes which are assumed by the grantees herein; restrictive covenants contained of record in Book 6455, page 135; Plan of record in Book 5200, pages 623-625, amended in Book 6231, pages 64 and 66, and also amended in Book 6250, pages 538-543, showing an Owners Certificate; certain easements and setback lines; Declaration of covenants, conditions and restrictions of Rachel Square, including assessments, as set forth and contained of record in Book 6619, page 777, and By-Laws appended thereto of record in Book 6619, page 782, said Register's Office.

This is unimproved (XX) improved ( ) property known as 104 RACHELS TRAIL COURT, HERMITAGE, TN 37076

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns, forever; and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right convey it, and the same is unencumbered, unless otherwise herein set out; and do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS my hand ___ this 16th day of FEBRUARY, 19 89.

UNION FINANCIAL CORPORATION

BY: Ronald G. Grizzard

STATE OF TENNESSEE)
DAVIDSON COUNTY)

Personally appeared before me, _____, a Notary public in and for said County and State, the within named _____ the bargainor ___, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who acknowledged that _____ executed the within instrument for the purposes therein contained.

Witness my hand and official seal at _____, Tennessee, this _____ day of _____, 19_____.

_____
Notary Public

My commission Expires: _____

STATE OF TENNESSEE)
DAVIDSON COUNTY)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared RONALD G. GRIZZARD with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the Executive Vice President of the UNION FINANCIAL CORPORATION a corporation, and that he as such Executive Vice President, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as Executive Vice President.

Witness my hand and official seal at Nashville, Tennessee, this 16th day of February, 19 89.

Heather Potts
Notary Public

My commission expires: 8-8-92

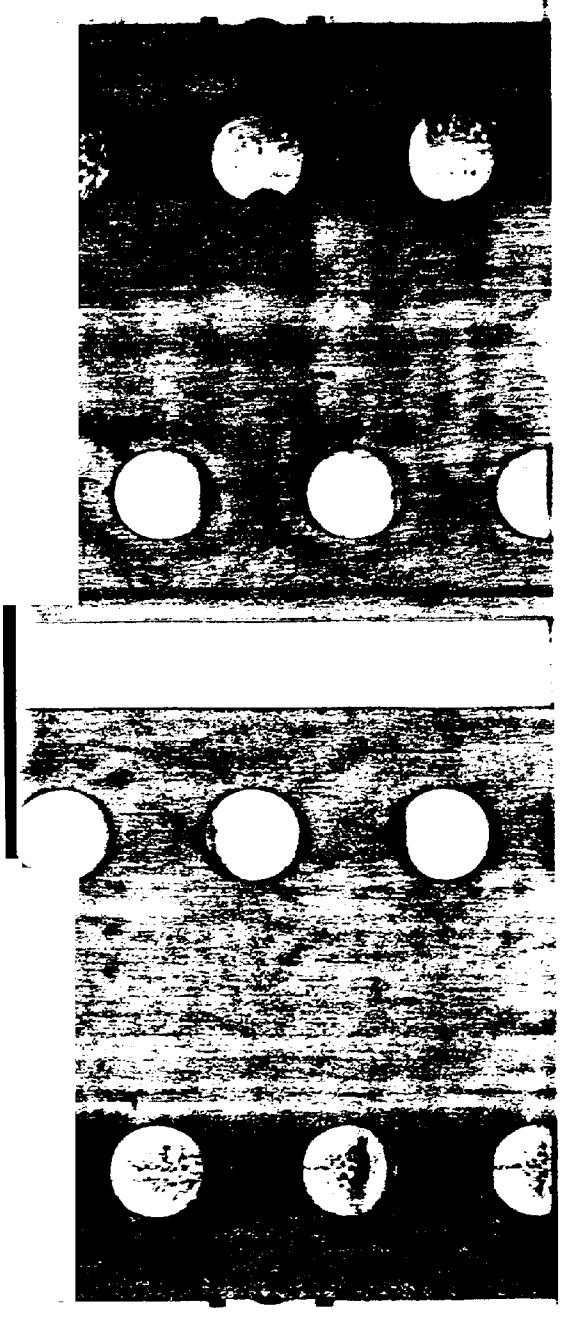
9737 02/23 0101 03CHECK 217.37

-2-

FEB 23 4 05 PM '89
FELIX Z WILSON JR REGISTER
DAVIDSON COUNTY TENN

IDENTIFI REFERENCE

1 1 0 9 3.



OFFICIAL RECEIPT

FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TAX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TAX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL

CAMT	63900.00
CON TX	210.87
PRFEE	0.50
WDEED	6.00
TOTAL	217.37
CHECK	217.37

02/23/89 01 16:08 0001 9737
RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

11093

IDENTIFICATION REFERENCE

Feb 23 4 05 PM '89

FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN

No. 184170